

Talking Points
Mississippi State Medical Association
Wednesday, September 12, 2007
Ridgeland, Mississippi

Since passage of significant tort reform legislation in 2004 Mississippi has made huge strides in reducing the destructive impact of frivolous lawsuits on our economy and on the quality of health care.

The trial lawyers didn't like it much then... and probably don't like it much now ... but with the help of the folks in the white medical coats around me today and their peers, patients and allies, we have put a dent in lawsuit abuse.

In the past, lawsuit abuse was driving the cost of doing business in Mississippi to intolerably high levels, and every small business seemed one lawsuit away from bankruptcy.

I believed when I ran for Governor, I believed during the intense debate in 2004, and I believe today that job creation starts with meaningful tort reform.

Many business leaders told me flat out they would not locate in Mississippi if their employees could not get quality health care, or if the cost of doing business included the risk of frivolous lawsuits. Toyota executives said that as they considered whether to locate a new North American auto assembly plant in North Mississippi; fortunately, after tort reform, Toyota decided Mississippi was the place they wanted to be.

Three years ago frivolous lawsuits were causing increases in the cost of health care, doctors were leaving Mississippi and hospitals were losing insurance. Obstetric wards were closing and neurosurgeons had stopped performing emergency surgery.

I saw tort reform as the gateway to more and better jobs, as well as a healthier Mississippi.

Today, the news is good.

I congratulate Medical Assurance Company of Mississippi, the largest insurer of doctors in Mississippi, on its decision to reduce its medical liability insurance rates across the board by 15.5 percent for 2008.

It is the third consecutive year that rates have been reduced: a 5 percent reduction for 2006; a 10 percent reduction for 2007; and now a 15.5 percent reduction for 2008. These rate reductions have been coupled with refunds of premiums paid in 2005 and 2006, to be followed by, I'm told, another refund for part of premiums paid for 2007 that will be announced later this year.

These actions are also concrete examples of how tort reform is working to protect the quality and availability of health care by ending lawsuit abuse and leading to reduced medical liability rates in Mississippi.

Mississippi is no longer saddled with a ranking as the worst state in the nation for lawsuit abuse.

Since enacting what the Wall Street Journal called the most comprehensive tort reform law in the nation, Mississippi has made great strides in ending lawsuit abuse, and the benefits are enormous.

The number of medical liability cases has dropped by almost 90 percent. More doctors are practicing in Mississippi. Record numbers of Mississippians are working, and personal and per capita income levels are up. Major international companies are building operations in Mississippi with higher-paying, higher-skilled jobs for our workers.

Some in Mississippi propose rolling back these gains. I say we must move forward to ensure the litigation climate here remains fair for all, and I thank the medical community for its leadership in this important effort.

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